United States Bankruptcy Court Eastern District of Virginia

Richmond Division

In re: Case Number 06–30093–DOT Chapter 13

Angela Kay Ruis Johnnie Edward Ruis

Debtor(s)

NOTICE TO DEBTOR(S) AND CREDITORS CONCERNING ISSUANCE OF DISCHARGE

The Trustee has filed a report of completion of plan payments. Unless an order has been previously entered denying a discharge, a discharge will be granted if the Court determines that all the requirements for issuance of a discharge are satisfied.

TO THE DEBTOR(S):

In order to receive a discharge, you must

Complete and File with the Court the Debtor's(s') Certification of Compliance with 11 U.S.C. §1328 as required by Local Bankruptcy Rule 4008–2(A). A copy of this form may be obtained from the Clerk's Office or from the Bankruptcy Forms button on the Court's Internet web site at www.vaeb.uscourts.gov. Unless this Certificate is filed with the Court within 45 days of the mailing of this notice, your case may be closed without issuance of a discharge.

TO CREDITORS:

The debtor(s), if otherwise entitled, will be issued a discharge without further notice or hearing <u>unless</u>, within <u>21 days</u> of the mailing of this notice a creditor or party in interest files with the Court a request for a hearing asserting that the debtor(s) has/have claimed exempt under state or local law property (such as a residence or homestead) of the type described in §522(p)(1) of the Bankruptcy Code that exceeds \$125,000 in value for cases filed before April 1, 2007, or \$136,875 for cases filed on or after that date and there is pending a proceeding in which the debtor may be found guilty of a felony of the kind described in §522(q)(1)(A) or liable for a debt of the kind described in §522(q)(1)(B) of the Bankruptcy Code. If a timely request for hearing is filed, you will be notified of the date, time, and place of the hearing.

Dated: 3/18/10 William C. Redden , Clerk United States Bankruptcy Court

CERTIFICATE OF NOTICE

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Newark, NJ 07193-5480

Date Rcvd: Mar 18, 2010

TOTALS: 1, * 1

User: moreheadd Case: 06-30093 Form ID: ntc4008 Total Noticed: 12 The following entities were noticed by first class mail on Mar 20, 2010. +Angela Kay Ruis, Johnnie Edward Ruis, +Bank America, 1825 E. Buckeye Road, 3201 W. Broadway Ave. Hopewell, VA 23860-1811 #2723, Phoenix, AZ 85034-4216 7414233 Bank of America, N.A. (USA), NC4-105-Bank of Southside VA, P.O. Box 608, 7428600 Bank of America, N.H.
+Bank of Southside VA, P. O. Box 600,
Craftsman Federal Credit Union, East Randolph Road
D O. Box 6403, Carol Stream, IL 60197-6403
Petersburg, V. NC4-105-03-14, Greensboro, NC 27420 Colonial Heights, VA 23834-0608 7414234 7414235 East Randolph Road, Hopewell, VA 23860-0000 7414236 Norks, 23522 Cox Road, Petersburg, VA 23803-6838 Processing Center, Des Moines, IA 50364-0500 deral Credit Union, 6465 Wayzata Blvd. #600, Mi: Plus, P.O. Box 182149, Columbus, OH 43218-2149 7414237 7414238 Home Depot, 7414239 +Honeywell Federal Credit Union, Minneapolis, MN 55426-1732 7414240 +Sears Charge Plus, P.O. Box 35480, Newark, NJ 07193-5480 7476280 eCast Settlement Corporation, The following entities were noticed by electronic transmission on Mar 18, 2010. 7438539 E-mail/Text: resurgentbknotifications@resurgent.com LVNV Funding LLC., its successors and assigns, as, P.O. Box 10587, Greenville, SC 29603-0587 Resurgent Capital Services, TOTAL: 1 ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) ***** Bank of Southside Virginia cr

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

POB 35480,

eCAST Settlement Corporation,

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 20, 2010

District/off: 0422-7

cr*

Joseph Spections